



Order Filed on November 19, 2024  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No. 24-13760

Judge: (ABA)

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

CB-1814-C

Eisenberg Gold & Agrawal, P.C.  
William E. Craig, Esquire  
1040 Kings Highway North #200  
Cherry Hill, NJ 08034  
Attorney for Carmax Auto Finance

In Re:

WILLIAM E. CZYZEWSKI, JR.  
ASHLEY E. CZYZEWSKI

### ORDER RESOLVING OBJECTION TO CONFIRMATION

The relief set forth on page number two (2) is hereby **ORDERED**.

**DATED: November 19, 2024**

  
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Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

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Debtors: William and Ashley Czyzewski

Case No: 24-13760

Caption of Order: Order Resolving Objection To Confirmation

This matter having brought before this Court on an Objection To Confirmation filed by William E. Craig, Esq., attorney for Carmax Auto Finance (“Carmax”), with the appearance of Rex J. Roldan, Esquire on behalf of the Debtors, and this Order having been filed with the Court and served upon the Debtors and their attorney under the seven day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

**ORDERED:**

- 1. That Carmax is the holder of a first purchase money security interest encumbering 2019 Chevrolet Silverado bearing vehicle identification number 1GCPYCEF8KZ174676.**
- 2. That the secured amount that Carmax shall be paid through the Debtors’ Plan shall be \$52,270.43. This amount is reached using the agreed value of the vehicle of \$42,462.04 (the net loan balance), amortized at 8.5% over 60 months.**
- 3. That the Chapter 13 Trustee is hereby directed to make an immediate lump sum adequate protection payment to Carmax in the amount of \$2,100.00 through November 2024 and thereafter, each month, commencing December 2024, make monthly adequate protection payments to Carmax in the amount of \$300.00. Adequate protection payments to Carmax shall be made monthly up to and after confirmation, until all counsel fees have been paid and regular distributions begin to be made to Carmax. If in any month there are insufficient funds on hand to pay both counsel fees and adequate protection payments, then funds on hand shall be used to pay adequate protection payments first, with the remaining balance going to counsel fees. If, after confirmation, counsel fees remain to be paid, then adequate protection payments shall continue to be paid to Carmax until the remaining counsel fees have been paid. The Debtors shall receive a credit for all adequate protection payments made against the total amount to be received by Carmax through the Plan.**
- 4. That Carmax shall retain its lien on the vehicle until the earlier of payment of the underlying debt under non-bankruptcy law or the Debtors receiving a discharge.**